

Information to identify the case:

Debtor 1	Victor Rotonda	Social Security number or ITIN	xxx-xx-1817
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-17024-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Victor Rotonda

8/1/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Victor Rotonda
Debtor

Case No. 19-17024-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 01, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2023:

Recip ID	Recipient Name and Address
db	+ Victor Rotonda, 1649 Shady Lane, Toms River, NJ 08753-5840
518167492	+ Fedloan Servicing, PO Box 69184, Harrisburg, PA 17106-9184

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 01 2023 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Aug 01 2023 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518298043	EDI: GMACFS.COM	Aug 02 2023 00:15:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
519259855	+ EDI: AISACG.COM	Aug 02 2023 00:15:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518167483	+ EDI: GMACFS.COM	Aug 02 2023 00:15:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
518167484	+ Email/PDF: bncnotices@becket-lee.com	Aug 01 2023 20:38:26	American Express, PO Box 981537, El Paso, TX 79998-1537
518256078	Email/PDF: bncnotices@becket-lee.com	Aug 01 2023 20:38:02	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518167485	+ EDI: CAPITALONE.COM	Aug 02 2023 00:15:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
518245219	+ EDI: AIS.COM	Aug 02 2023 00:15:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518167488	+ EDI: WFNNB.COM	Aug 02 2023 00:15:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
518167489	EDI: DISCOVER.COM	Aug 02 2023 00:15:00	Discover, PO Box 15316, Wilmington, DE 19850
518181156	EDI: DISCOVER.COM	Aug 02 2023 00:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518167491	+ Email/Text: bk@coastprofessional.com	Aug 01 2023 20:29:00	EPM, c/o Coast Professional, Inc., PO Box 2899, West Monroe, LA 71294-2899
518167490	+ Email/Text: bknotice@ercbpo.com	Aug 01 2023 20:29:00	Enhanced Recovery Co LLC, PO box 57547, Jacksonville, FL 32241-7547
518167486	Email/Text: BNSFN@capitalsvcs.com	Aug 01 2023 20:28:00	CCS/ First National Bank, 500 E 60th Street, Sioux Falls, SD 57104
518167487	EDI: JPMORGANCHASE	Aug 02 2023 00:15:00	Chase Auto Finance, National Recovery Group,

District/off: 0312-3

User: admin

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518269204	EDI: JPMORGANCHASE	Aug 02 2023 00:15:00	PO Box 29505, Phoenix, AZ 85038 JPMorgan Chase Bank, N.A., PO Box 29505 AZ-5757, Phoenix, AZ 85038
518167493	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 01 2023 20:38:00	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
518177252	Email/PDF: resurgentbknotifications@resurgent.com	Aug 01 2023 20:26:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518305085	+ EDI: AISMIDFIRST	Aug 02 2023 00:15:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518167494	+ EDI: AISMIDFIRST	Aug 02 2023 00:15:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
518214025	EDI: AGFINANCE.COM	Aug 02 2023 00:15:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
518167495	+ EDI: AGFINANCE.COM	Aug 02 2023 00:15:00	One Main Financial, 2110 Marlton Pike, Cherry Hill, NJ 08003-1237
518456518	EDI: PRA.COM	Aug 02 2023 00:15:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518456519	EDI: PRA.COM	Aug 02 2023 00:15:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518291692	EDI: Q3G.COM	Aug 02 2023 00:15:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518167496	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 01 2023 20:26:49	Resurgent Capital Services, 55 Beattie Place, Greenville, SC 29601-2165
518172043	+ EDI: RMSC.COM	Aug 02 2023 00:15:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518167497	+ Email/Text: edbknotices@ecmc.org	Aug 01 2023 20:28:00	US Department of Education, National Payment Center, PO Box 790336, Saint Louis, MO 63179-0336
518491693	Email/Text: EDBKNotices@ecmc.org	Aug 01 2023 20:28:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Robert H. Johnson	on behalf of Debtor Victor Rotonda ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4